

# THE CHURCHES.

**First Presbyterian.**  
Rev. George L. Curtis, Pastor. Sunday services: Morning worship 10.30 Sabbath-school, 12.10. Christian Endeavor, 7.00. Evening worship, 7.45 o'clock. Prayer-meeting each Wednesday night.

**Westminster Church.**  
Rev. George A. Paul, Pastor. Divine worship at 10.30 A. M. and 7.45 P. M. Sunday-school at 12 M. Young People's Prayer Meeting at 6.45 P. M. A cordial welcome to all.

**Park Methodist Episcopal.**  
Rev. Dr. Jesse L. Hurlbut, pastor. Church services at 10.30 A. M. and 7.45 P. M. Sunday-school at 12 M. Vesper service Epworth League at 7 P. M. Wednesday evening, Prayer Service at 8 P. M. Sunday after noon at 3 o'clock Junior Epworth League.

**German Presbyterian.**  
Sunday services: Preaching by the pastor, Rev. Emil J. Buttinghausen, at 10.30 A. M. and 7.30 P. M. Sunday-school at 1.15 P. M. Prayer-meeting, Tuesday at 8 P. M. Young People's Society, Friday, at 8 P. M. Young Men's Christian Association meets on Thursday evenings at 8 P. M.

**First Baptist Church.**  
Rev. Fred W. Bula, pastor. Sabbath preaching services at 10.30 A. M. and 7.30 P. M. Sunday-school at 12 M. Young Men's Prayer and Soul Winner's Circle, Sabbath at 6.45 P. M. Christian Endeavor meeting Tuesday at 8 P. M. General Prayer and Conference meeting Wednesday at 8 P. M. Junior Endeavor Friday at 7.30 P. M. Everybody welcome. All seats free.

**Glen Ridge Congregational.**  
Corner of Ridgewood Avenue and Clark Street. Rev. Elliott Wilber Brown, D.D., pastor. Sunday morning worship at 10.45; Sunday-school, 12 M.; Young People's Society of Christian Endeavor, 7 P. M.; Evening worship at 7.45; Church prayer-meeting Wednesday, at 8 o'clock.

**Watessing M. E. Church.**  
Rev. S. Trevena Jackson, Ph. D., Pastor. Devotional Meeting, 9.30 A. M.; Preaching, 10.30 A. M.; subject, "Good Cheer." Sunday-school at 2.30 P. M.; Epworth League, at 6.30 P. M. Preaching at 7.30 P. M.; subject, "Does Death End All?"

**Church of the Sacred Heart.**  
The Rev. J. M. Nardello, pastor. First Mass, 6.30 A. M. Mass and sermon, 8.30 A. M. High Mass and sermon, 10.30 A. M. Sunday-school, 3 P. M. Vesper service, 3.30 P. M.

**East Orange Baptist Church.**  
Prospect Street. Services at 11 o'clock A. M. and 7.45 P. M. Sunday School at 1.30 P. M. Prayer-meeting at 7.45 Friday evening.

**Montgomery Chapel.**  
Wilson T. Phares, Superintendent. Preaching every Sunday evening at 8 o'clock. Service of Song at 7.45 P. M. Sunday-school at 3 P. M. Young People's meeting at 7.15 P. M. During the week the gymnasium and reading-room will be open for men and boys on Monday, Tuesday, Wednesday and Saturday evenings from 7.30 to 10 P. M. and on Saturday afternoon from 1.30 to 5.30 P. M.; for ladies and girls on Thursday evening from 7.30 to 10 P. M. Montgomery Chapel Cadets will drill on Friday evening.

**Unity Church (Unitarian).**  
Church Street, Montclair. Rev. Edgar S. Wiers, pastor. Morning service at 11 A. M. Sermon by the pastor, "The Accusers I. The Maimed and the Siala. The Martyrs of Industry." Sunday-school at 9.45. Topic of conversation class, "Parenthood."

**Christ Episcopal.**  
Corner of Bloomfield and Park Avenues. The Rev. Edwin A. White, rector. SUNDAY SERVICES: Celebration of Holy Communion, 8 A. M. Sunday-school, 9.50 A. M. Morning prayer and sermon, 11 A. M. Choral Evensong, 4.30 P. M.

**Church of the Ascension.**  
(EPISCOPAL.)  
Montgomery and Berkeley avenues. The Rev. I. P. Scrantomley, in charge. Sunday services: Holy Communion, except first Sunday in month, 8 A. M.; first Sunday in month, 10.30 A. M.; morning prayer and sermon, 10.30 A. M.; Sunday-school, 3 P. M.; evening prayer and sermon, 8 P. M.

**Bloomfield Mission.**  
Glenwood Avenue, near Centre. Sunday-school at 3.30 P. M. Gospel service on Sabbath evenings at 8 o'clock.

**St. Luke's Chapel.**  
Franklin street, corner Belmont avenue. Sabbath services: Sunday-school, 3 P. M. Preaching, 8 P. M. Week-day prayer meeting, Thursday evening 8 P. M. Everybody welcome.

**BROOKDALE REFORMED.**  
Rev. W. E. Bogardus, Pastor. Sunday services: Sabbath school at 9.40 A. M.; preaching services at 10.45 A. M.; Christian Endeavor at 7.15 P. M.; preaching services at 8.00 P. M. Prayer meeting on Wednesday evening at 8.00 o'clock.

**BROOKDALE BAPTIST.**  
Rev. J. M. Brittain, pastor. Sabbath preaching services at 3.15 P. M.; Sunday-school at 2.00 P. M.; prayer-meeting, Wednesday at 8 P. M.

**St. John's Lutheran Church.**  
Corner Liberty Street and Austin Place. Rev. Friedrich Noldeke, pastor. Services at 10.45 A. M. and 7.45 P. M. Sunday-school at 3 P. M. Ladies' Aid Society first Sabbath of every month at 3 P. M. Junior Society last Thursday of every month at 7.45 P. M.

**ESTATE OF JANE BONEY, DECEASED.**  
Pursuant to the order of GEORGE E. RUSSELL, Surrogate of the County of Essex, this day made, on the application of the undersigned administrators of said deceased, notice is hereby given to the creditors of said deceased to exhibit to the subscriber under oath or affirmation their claims and demands against the estate of said deceased, within nine months from this date, or they will be forever barred from prosecuting or recovering the same against the subscriber.

CHARLES A. KEYLER.  
Present claims to  
EDWIN A. RAYNER, Proctor.

## A MATTER OF HEALTH



**ROYAL BAKING POWDER**  
Absolutely Pure  
A Cream of Tartar Powder,  
free from alum or phosphate  
**HAS NO SUBSTITUTE**

Have your SHIRTS Ironed by Hand. They fit better and wear longer.

**Model Custom Laundry,**  
EDWIN M. SMITH,  
Manager.

Bloomfield: 22 MONTGOMERY AVENUE  
Orange: 18-20 NORTH CENTRE STREET  
Collars and Cuffs, 2c. Each

## TWENTY-FIRST ANNUAL STATEMENT

**The Essex County Building and Loan Ass'n.**  
BLOOMFIELD, N. J.

ASSETS.		\$789,744.63.	
RECEIPTS.		DISBURSEMENTS.	
Balance, October 17, 1905,	\$10,131 00	Loans on Bond and Mtge.	\$138,283 72
Dues,	145,092 73	Loans on Dues,	12,891 00
Interest,	40,634 50	Tenth Series Matured,	20,800 00
Fines,	267 48	Withdrawals,	74,349 41
Premiums,	21 00	Adv. Dues,	630 03
Bond and Mortgage,	70,225 60	Adv. Interest,	16 50
Stock Loans,	6,900 00	Reduction Account,	2,550 64
Temporary Loans,	55,000 00	Int. on Temporary Loans,	444 93
Inspection Committee,	140 00	Temporary Loans,	55,000 00
Withdrawals re-instated,	311 57	Inspection Com.,	128 00
Expense re'd Water Account,	36 05	Advances to Borrowers:	
Overpayment of Mortgage,	465 88	Taxes,	\$1,118 92
Advances Repaid:		Insurance,	154 37
Taxes,	\$301 56	Legal Expenses,	532 65
Insurance,	145 65	Surveyor's Account,	250 00
Legal Expenses,	283 20	Expense Foreclosure,	2,055 94
Surveyor's Account,	42 00	Expense Current:	50 00
		Insurance, Light,	
		Water,	180 50
Rents, Foreclosed Property,	1,372 41	Printing and Stationery,	255 73
Rents, Building,	500 00	Salaries, etc.,	1,655 10
		Officers' Bonds,	80 00
		Repairs, Misc.,	107 96
		Janitor,	84 00
		Tax on Building,	136 88
		Tax on Verona	
		Property,	64 77
		Tax on Parker Street	
		Property,	62 65
		Balance in Bank,	2,627 59
			21,528 46
	\$334,356 22		\$334,356 22

ASSETS.		LIABILITIES.	
Loans on Bond and Mtge,	\$720,230 00	Due Borrowers,	\$35,658 17
Loans on Dues paid in,	20,918 00	Advance Payments:	
Building Account,	9,049 57	Dues,	\$1,028 25
Real Estate Foreclosed,	4,361 98	Interest,	255 09
Advances to Borrowers:		Inspection Committee,	1,283 34
Taxes,	\$3,226 09	Reduction Account,	46 00
Insurance,	572 35	303 1/2 Shares 11th Series,	57,146 43
Legal Expenses,	1,088 29	329 1/2 " 12th " "	55,718 19
Surveyor's Account,	304 00	312 " 13th " "	49,167 62
		254 1/2 " 14th " "	37,698 68
Interest Due,	5,190 73	192 " 15th " "	30,420 79
Interest Past Due,	3,795 74	304 1/2 " 16th " "	39,165 87
Fines Due,	2,111 62	304 1/2 " 17th " "	37,071 24
Delinquent Dues,	200 28	503 1/2 " 18th " "	55,538 84
Balance in Bank,	21,528 46	344 1/2 " 19th " "	34,646 37
		427 1/2 " 20th " "	39,548 82
		278 1/2 " 21st " "	23,603 11
		477 1/2 " 22d " "	36,509 00
		416 " 23d " "	28,477 82
		700 1/2 " 24th " "	42,777 24
		567 1/2 " 25th " "	30,381 40
		868 1/2 " 26th " "	40,265 53
		390 1/2 " 27th " "	15,323 62
		750 " 28th " "	24,495 24
		707 1/2 " 29th " "	18,074 49
		1005 1/2 " 30th " "	19,049 20
		1061 1/2 " 31st " "	13,212 36
		1374 " 32d " "	8,428 43
	\$789,744 63		\$789,744 63

MEMORANDA.			
Series	No. of Shares	Book Value	Withdrawal Amount Paid in
11th	303 1/2	188 14	138 00
12th	299 1/2	169 10	126 00
13th	312	157 59	123 00
14th	254 1/2	148 18	114 00
15th	192	137 61	108 00
16th	304 1/2	128 61	102 00
17th	309 1/2	119 88	114 00
18th	503 1/2	110 25	106 00
19th	344 1/2	100 57	98 12
20th	427 1/2	92 51	88 79
21st	278 1/2	84 82	81 12
Total No. of Shares, 11889.			
Ten series of stock matured and paid off since September, 1898, amounting to \$328,250 00. More than \$3,000,000 has been disbursed by the Association.			
The Auditing Committee hereby certify that they have examined the books and accounts of the Treasurer and find the same to be correct, and have also made personal inquiry at the Bloomfield National Bank, and find the balance standing to the credit of the Association to be \$31,328 46.			
BARLEY WYCKOFF,		JOSEPH M. MARK,	
LEWIS K. DODD,		WALTER HAMPSON,	
CHAS. J. MURRAY,		HOWARD BIDDULPH,	
		Auditing Committee.	

**The Essex County Building and Loan Ass'n**  
WILL OPEN A  
**New Series of Stock Next Tuesday.**  
OCTOBER 16, 1906.  
The Association has been 21 years in existence.

# BLOOMFIELD TRUST CO.

No. 1 BROAD STREET, Bloomfield, N. J.

**3 PER CENT.** Interest on Deposits of \$100 or over Subject to Check.

**4 PER CENT.** on Time Deposits of \$5 or Over.

LEGAL DEPOSITORY FOR TOWN AND COUNTY MONIES, COURT AND TRUST FUNDS.  
Accounts of All Kinds Solicited.

**DIRECTORS.**  
James N. Jarvis, William W. Snow, Wm. R. Broughton, Robert M. Boyd, Jr., Joseph H. Dodd.  
Allison Dodd, Edwin M. Ward, A. R. Brewer, William H. White, Edward D. Farmer.  
John M. Van Winkle, N. Harvey Dodd, Edward Oakes, John Sherman, Chas. R. Underwood.

## Erie's Lower Fares.

The persistent public demand for lower fares on steam railroads that has prevailed for several years has at last been conceded to by the management of the Erie Railroad Company, and beginning November 1, 1906, the maximum rate per mile will be two and one-half cents. This is the most notable reduction in passenger fares made voluntarily by any railroad in this country operating east of Chicago.

The advocates for cheaper railroad fares have urged that they are the same to-day as during war times, and that the increased population has naturally increased travel to such an extent that the present rate based on three cents per mile is no longer justifiable, forgetful of the fact that the cost of handling such traffic has materially increased within the past decade. Passenger coaches and rolling stock cost double what they did twenty years ago. The wages of train employees are higher, tracks have been made smoother, and the service as a whole has been vastly improved, and yet travel has not increased proportionately with the increased expense of handling it. Wherever the population along steam lines has become dense enough to justify it, electric lines have stepped in and taken away the larger percentage of local traffic.

The action of the Erie Railroad in thus voluntarily reducing its fares will, of course, be followed by other lines; but, nevertheless, the credit for this concession to the public will belong to the Erie as being the pioneer in the march of progress.

The assertion here may not be amiss that passenger fares in this country, accommodations considered, are already cheaper than in any other country in the world. Italy has perhaps the cheapest steam railroad fares of any of the foreign countries. The population is 293 per square mile; first class rate is 3.47 cents; second class 2.43 cents, and third class 1.56 cents (slat seats) per mile, with no free baggage allowance. The Italian immigrants who come to this country pay at the rate of 1.56 cents per mile from their home stations to the port from which they sail, and are also required to pay for other than hand baggage. These people upon their arrival in the United States may travel from New York to Chicago—and have infinitely better accommodations than in their own country—at the rate of 1.37 cents per mile, and ship 150 pounds of baggage free, and yet the average population per square mile in the United States is less than twenty-five, or about one-twelfth of the average of Italy.

## Cosy Homes.

The discovery of a new wick principle—so effective and yet so simple that it's a wonder no one thought of it before—has so revolutionized the manufacture of oil heaters and lamps that explosive, smoke and smell caused by imperfect wick arrangement may safely be regarded as things of the past. This new wick attachment is to be found on the Perfection Oil Heater. Interesting tests show that, although the heater gives intense heat, the wick cannot be turned too high or too low—absolute safety thus being assured. One other feature which is worthy of mention is the smokeless device which prevents all smoke and odor. The Rayo lamp, which is made by the manufacturers of the Perfection Oil Heater, is without doubt the best lamp for all-round household use. It is equipped with the latest improved burner and gives a bright, steady light at small cost; suitable for any room, whether dining-room, parlor or bedroom. The Perfection Oil Heater and the Rayo lamp form a combination that for real home comfort cannot be equalled.



What's the use of going home to a gloomy house at night after a hard day's work? Cheerfulness is restful and gloom is depressing. Good light means good spirits. Have your front hall bright. It adds to the pleasure of every home coming. Gas light supplemented by

## WELSBACH BURNERS

gives the best light for general use. Its glow is soft, white and intense without an injurious glare. Don't buy cheap mantles. The best pay in the end. Welsbach fixtures, complete, 60c. and upwards. Mantles 15c. and upwards.

**GAS DEPARTMENT** **Public Service**

## WE HAVE A FEW BARGAINS IN Second Hand Bicycles

From 5.00 to 9.00 each.  
Now is your chance to get a good wheel for a little money.

**CHAS. W. SMITH,**  
25-27 BROAD STREET. Phone 135-a

## WANTED IMPROVED PROPERTY.

I have cash buyers waiting for good properties, investments or residential purposes. What have you to offer? Send full description and lowest price to

**THOMAS B BAXTER,**  
Real Estate and Insurance.

Notary Public, Commissioner of Deeds and Legal Papers Drawn.  
OPPOSITE D. L. & W. R. R. STATION.

## THE H. & J. BRAND PEAS

made many friends last season; so many, in fact, that we ran out of them before the season was over. We expect a big demand this year and have provided for it. The first shipment has arrived. To those who like good things they are worth a trial.

## "KING MIDAS" FLOUR.

Better Inquire About That Too.

## The Park Store

**HEALY & JENSEN,**  
170 Broad Street, Cor. Belleville Avenue.  
Telephone 1125. BLOOMFIELD, N. J.

## ERNEST A. MORSH, PLUMBER

Jobbing Promptly Attended to.  
Satisfaction Guaranteed.....  
Office at Philip Disent's Bicycle Store.  
Phone 27-B. Bloomfield Ave., BLOOMFIELD, N. J.

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Can Make \$15 to \$20 a Week  
by getting orders for our famous  
Tins, Cakes, Baking Powder, Extracts and Spices. Handsome presents or coupons with every purchase; charges paid. For full particulars about this "ad" address  
The Great American Tin Co.,  
5-31 Vesey St., New York, N. Y.